

**Information to identify the case:**

Debtor 1	<u>Stephen R. Haney</u>	Social Security number or ITIN	xxx-xx-6497
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy Louise Haney</u>	Social Security number or ITIN	xxx-xx-8115
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22653-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen R. Haney

Amy Louise Haney

9/10/24

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stephen R. Haney  
Amy Louise Haney  
Debtors

Case No. 19-22653-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 10, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen R. Haney, Amy Louise Haney, 868 Flemington Street, Pittsburgh, PA 15217-2634
15080586	First National Bank, P.O. Box 6122, Hermitage, PA 16148-0922
15080591	Sears, P.O. Box 6212, Sioux Falls, SD 57117-6282
15080593	Tors R Us/Synchrony Bank, P.O. Box 530939, Atlanta, GA 30353-0939

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 11 2024 05:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 11 2024 05:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 01:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Sep 11 2024 05:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 11 2024 01:14:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15080579	EDI: SYNC	Sep 11 2024 05:05:00	Aerie, P.O. Box 965059, Orlando, FL 32896-5059
15117583	EDI: GMACFS.COM	Sep 11 2024 05:05:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15080580	+ EDI: GMACFS.COM	Sep 11 2024 05:05:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15080590	EDI: CITICORP	Sep 11 2024 05:05:00	Sears, P.O. Box 182149, Columbus, OH 43218-2149
15090121	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I.02919
15086460	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919

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15080581	EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	Cabela's, P.O. Box 82519, Lincoln, NE 68501-2519
15080582	EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15085382	EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15118828	+ EDI: CITICORP	Sep 11 2024 05:05:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15080583	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizen One, P.O. Box 42113, Providence, RI 02940-2113
15080584	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 11 2024 01:14:00	Citizen's Bank, RPO18P, P.O. Box 42002, Providence, RI 02940-2002
15080585	EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity/Ultamate Rewards Mastercard, P.O. Box 659820, San Antonio, TX 78265-9120
15118403	+ Email/Text: kburkley@bernsteinlaw.com	Sep 11 2024 01:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15110228	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 11 2024 01:14:00	First National Bank of Pennsylvania, 4140 E. State St., Hermitage, PA 16148-3401
15116903	Email/PDF: resurgentbknotifications@resurgent.com	Sep 11 2024 01:28:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15080588	+ EDI: LENDNGCLUB	Sep 11 2024 05:05:00	Lending Club, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
15118868	EDI: PRA.COM	Sep 11 2024 05:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15114267	EDI: Q3G.COM	Sep 11 2024 05:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15080589	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 11 2024 01:15:00	Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
15087545	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 11 2024 01:15:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15080796	^ MEBN	Sep 11 2024 01:10:15	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15080592	+ EDI: SYNC	Sep 11 2024 05:05:00	TJX Rewards, P.O. Box 530949, Atlanta, GA 30353-0949
15111832	EDI: AIS.COM	Sep 11 2024 05:08:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15080594	EDI: SYNC	Sep 11 2024 05:05:00	Walmart/Synchrony Bank, P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15080587		Kayla Haney
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

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TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Joint Debtor Amy Louise Haney rodsheph@cs.com
Rodney D. Shepherd	on behalf of Debtor Stephen R. Haney rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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